

Diamond Reserve Club

Safety in Value

Contents

About Diamond Reserve Club (DRC)	3
Diamond Reserve Coin (DRC)	4
DRC membership	4
Who will use DRC?	5
How does DRC work?	5
The unique advantages of DRC	6
The Diamond Reserve Club Vault Group	6
Mining	6
DRC smart contracts	7
DRC sidechains	8
Financing	8
Philanthropy	8
Summary	9

About Diamond Reserve Club (DRC)

From time immemorial, belonging to an elite select group of individuals meant first and foremost the right of access. Looking at just about any membership-based club, we can discern one distinctive pattern: be it a craggy college fraternity or the legendary Union Club, tracing its origins to 1836 when a number of leading New Yorkers, including ex-mayor Philip Hone, invited two hundred and fifty "gentlemen of social distinction" to join, the purpose behind every such formation is, at least on some level, to separate us from them, those who are from those who wish they'd be, those in the know from those on the need to know basis.

The Diamond Reserve Club founded and self-financed by the humanitarian, philanthropist, and entrepreneur Max Zaslavsky is the answer to the question of exclusivity in the ever-widening tokenized membership pool. It only took a few years for the world to go mad for crypto and it's time to refine the offer in such a way that will separate toy-tokens from digital entities that provide DRC members with the real right of access to the most modern, most timely, most useful benefits.

The basis for the Diamond Reserve Club tokenized membership is the ownership of Diamond Reserve Coin (DRC), which is hedged by physical diamonds. The DRC will allow investors to convert their currency and savings into stable inflation-proof digital entity. By acquiring at least 1 DRC you will claim the membership in the exclusive Diamond Reserve Club (DRC) with privileges such as access to the blockchain transactional databases. The more tokens you own, the greater access you will have to the exclusive offerings of our partners.

As you keep climbing the token ladder, you'll get access to the rest of the DRC ecosystem, unlock all platforms and gain access to exclusive listings, and be able to take full advantage of such highly sought-after digital products as smart contracts, and pay for them with your newly acquired autonomous digital financial instrument - the Diamond Reserve Coin. All in complete and utter anonymity.

Clearly stated, the goals of the Diamond Reserve Club are:

- to offer unique opportunities and benefits to Diamond Reserve Club Members;
- to indefinitely prolong the lifespan and development of the Diamond Reserve Coin to increase its liquidity, visibility, enhance its credibility worldwide;
- to propagate the DRC as a new blockchain based proprietary instrument for a variety of financial transactions, database and listings creation;

The Diamond Reserve Club reserves the right to carry out all necessary actions with the aim of creating and developing the DRC image, and supporting its reputation by carefully screening each DRC member. Such actions include:

- Hedging DRC membership tokens by physical diamonds;

- Creation and development the Diamond Reserve Club's infrastructure;
- Organization of private and club events, seminars and gatherings for DRC members;
- Pursuit of partners and service packages to the DRC Members;
- Consulting services to DRC members;
- Evaluation and admission of affiliate partnerships into the DRC ecosystem;
- Prequalification and audit of applications for the creation of DRC sidechains;
- Development of technological solutions improving the DRC software as well as further enhancement of the blockchain;
- Development of new templates for smart contracts;
- Involvement in all charitable, legal, social, and socio-economical aspects of the DRC community life;
- Promotion and support of the Diamond Reserve Club and enforcing compliance with Club' bylaws, Membership Rules and Regulations;

Diamond Reserve Coin (DRC)

DRC is powered by blockchain technology offering stability and a superior alternative to storing savings in the form of a primary currency. It is hedged by physical diamonds which are stored in secure locations in the United States and are fully insured for their full value.

DRC is not susceptible to government or central bank manipulation. Confidence in digital assets and their popularity has grown tremendously in the past decade since Bitcoin was first launched in 2009.

The initial sale of 10,000,000 DRCs will be at a 15% discount, with 1 Diamond Reserve Coin (DRC) equaling \$0.85 USD. This discount will become progressively lower as more DRCs are sold.

83% of the annual issue of tokens is intended for securing tokens in the form of a diamond investment. In a negative scenario, DRC will offer an exchange of up to 70% of the DRC token market value for the Club's assets of comparable value as an alternative to the current liquidity.

DRC membership

Diamond Reserve Club is based on tokenized membership and is created exclusively for the Diamond Reserve Coin (DRC) owners. The DRC will allow investors to convert their currency and savings into stable inflation-proof digital entity. As such tokens are used to determine the users' membership levels and benefits. Joining requires the ownership of just 1 DRC and will provide benefits such as access to internal members-only club publications, events and discounts.

Higher level of memberships can enable members access to custom affiliate programs, complimentary co-working space access and can also make you eligible for the exclusive right of access to the Club's most valuable partnering platform - the creative communications holding 101Lego with all of its know-how, stellar staff of professionals, client list and affiliate partners.

The full membership benefits, member rights and privileges, rules, conditions, regulations, and the bylaws of the Diamond Reserve Club membership are going to be detailed as a separate document.

Who will use DRC?

DRC holders are businessmen and investors who hold memberships in the exclusive Diamond Reserve Club and appreciate the different mode of payment for online transactions that DRC offers. The DRC member is characterized by the following distinctions:

- He or she realizes the grand potential of using DRC to convert currency into stable, diamond hedged token.
- The Club member appreciates the convenience, safety, and security of using DRC for their payment transactions, be they direct purchases, payment plans or payment contracts.
- The member B2B merchants may rely on DRC as an alternative financing method and incorporate it into their daily practices and agreements.
- The DRC member frequently, if not exclusively, uses the member to member (M2M aka P2P) payment system for micropayments
- The members B2M (aka B2B) service providers such as lawyers, developers, consultants and other services frequently, if not exclusively, use DRC to retain/perform services.

How does DRC work?

High liquidity is an important advantage of DRC. There are four ways of taking that advantage:

- by doing business on token exchanges and with Diamond Reserve Club-friendly e-commerce organizations;
- by using smart contracts for transactions calculated in DRC;
- through active members of the community in the Diamond Reserve Club ecosystem and the creation of DRC sidechains;
- by exchanging tokens for the DRC member services, with the profit from these services invested 100% into the DRC value.

The management of the DRC supply and its security is guaranteed by the Diamond Reserve Club. DRC offers its users an easy and intuitive buying and selling process, and furthermore, it is designed to be easily used as a currency alternative for a full range of transactions and services.

The unique advantages of DRC

DRC offers numerous distinct advantages compared to other fiat and crypto currencies.

The unique feature of DRC is the creation of templates for smart contracts for P2P, B2P and B2B industries. DRC smart contracts is an online legal instrument that helps customers and merchants to completely avoid or minimize the need for legal counsel.

- DRC simplifies and expedites transactions without involving third parties.
- DRC offers safe financial transactions via the built-in code for smart contracts escrow.
- DRC offers a new international marketplace and facilitates connections for investors, brokers, manufacturers and retailers.

Why should you use DRC?

- Smart contracts is a truly revolutionary feature. It helps customers enter into complex contracts without the need to retain an attorney and pay high legal fees.
- A safer, easier, and faster way for buyers and sellers throughout the world to find investments, close deals and securely pay for their transactions.
- Use DRC for less expensive and more efficient transactions and services with limited third-party involvement and a lower overall cost.
- Use DRC to get involved with the best known and the most trusted global charities.

The Diamond Reserve Club Vault Group

With the purpose of identification, purchase and sale of diamonds for the benefit of all Diamond Reserve Club members. The Vault Group, led by industry experts, is created to ensure that:

- All diamonds are purchased at the best possible price
- All diamonds are authentic
- All diamonds are stored in secure locations
- Perform strategic sale/purchase transactions which would benefit the DRC, where 100% of the profit is reinvested back into diamonds.

Mining

The process of DRC mining is set up so that it remains attractive for miners while ensuring the DRC platform's earning potential for all Club members and is likened to Ethereum and Bitcoin mining processes.

The miners' compensation for block completion is comprised of a share in the annual token emission (15%) and a transaction commission included in the block (85%).

- ❑ In total, 100 billion DRC will be issued, limiting the process to 30 years. The miners' share will be 15 billion DRC.

- ❑ The issue of tokens for the first year will be close to 9.5% of the planned emission for 30 years, i.e. in the first year, miners will earn almost 1.5 billion DRC. Then the issue of tokens and the payment for mining will gradually decrease year by year: every year the reward for the block will be 1.1 times less.
- ❑ For miners, the cost of closing one block at a frequency of 1 block in 21s for the first year is 963 DRC, i.e. almost \$1000 at the presale rate; Ethereum today boasts the same formula. In the future, this equivalent is predicted to only grow. ** The cost of closing one block depends on the protocol supported by Ethereum and the block completion frequency. The determining factor is the total amount of tokens issued annually, which is embedded in the DRC code.

The number of new tokens created by the system at the time of the block completion is embedded in the code and is not subject to change for a year. The specific value of this quantity is the ratio of the total amount of tokens intended for emission in the current year to the total number of blocks. The total number of blocks, in turn, is determined by the frequency of their creation, prescribed in the Ethereum supported protocol.

It is assumed, however, that as a result of DRC's significant increase in popularity and its inherent convenience as an alternative financial instrument, by the end of the 30-year emission period the share of emitted coins in the calculation of the mining fee will be less than the voluntary transaction commission or close to 50 DRC. This will determine the stability of the system after the termination of the emission.

DRC smart contracts

As one of its most important features, DRC utilizes smart contracts which are implemented from Ethereum, the most widely used secure smart-contract platform.

Smart contracts are algorithms that facilitate, automate, verify or enforce financial contracts. They are designed to reduce the traditional costs and time associated with developing and enforcing contracts through the use of automatically enforced contractual conditions.

The ability to create smart contracts is a distinctive feature of DRC. Our software developers and legal specialists have managed to create a unique to DRC set of smart contract templates embedded directly in the core code of the DRC platform. This is especially useful in such legal issues-heavy environment as real estate where constantly changing rules and regulations leave very little room for error.

Some of the templates that will be created for DRC members will include:

- Rental / Lease agreements
- Mortgage purchase contracts
- Delayed payment contract (Net30, Payment on Delivery, etc.)
- Financing with/without interest (90 days no interest, 36 month, etc.)

DRC sidechains

The availability of DRC sidechains will allow for the token to be creatively utilized by entrepreneurs and developers as an investment tool for the benefit of the Diamond Reserve Club members. With approval, investors or developers can use sidechains to create their tokens within the DRC platform.

It allows DRC to be moved onto another platform for experimentation with the new token rules, for the creation of smart contracts, customized transaction visibility, or other innovative business projects.

Because they exist as a subset of the DRC ecosystem, sidechain assets are interdependent with DRC's valuation and liquidity. A commission will be created that will only select and approve DRC sidechains for carefully planned business projects.

Financing

The Diamond Reserve Club is financed by 7,5% of the transaction commission, which the Diamond Reserve Club members designate voluntarily for various operations with membership tokens on the DRC blockchain.

The funds are then used to pay the Diamond Reserve Club expenses related to its activities: promotion and support of DRC, organizing various events, provision of the worldwide Club's infrastructure including co-workings, sport clubs, hotels, real estate, restaurants, clubs, air travel and other modes of transportation, consulting, promotion and audit for member businesses, office management, maintenance costs, salaries, legal fees, marketing expenses, and IT infrastructure.

DRC offers several guarantees to its users:

- DRC's activities are based on the legal principals of the United States law.
- 100% of proceeds from DRC sales minus expenses are reinvested back into physical diamonds.
- In worst-case scenarios, the Diamond Reserve Club will offer its members an exchange of up to 70% of the DRC market value for the Club's assets as an alternative to the current liquidity.
- The latest user-friendly digital token software conveniently secures the DRC Wallet.
- New technical and economic solutions will be developed for the benefit of the DRC members.

Philanthropy

Charitability and social awareness are the Diamond Reserve Club's most important traits. Maksim Zaslavskiy is a humanitarian with interest in several global charities.

Up to 50% of the profit from DRC is dedicated to a range of different charities and is written into the program code to ensure that the token always distributes a portion of its earnings to charity.

The charitable assistance is given to:

- Charitable Foundation Live Love Laugh Global, 2% annual emission
- The largest world charitable organizations, 1% of the transaction commission (0.1% per organization)
- Regional associations of charitable foundations that distribute grants in their region - 6 associations, each entitled to a share relative in size to the population of their respective regions, transaction commission share - 6%:

The charitable donations are disbursed, managed, and guaranteed by the Diamond Reserve Club, which, in turn, monitors and controls the Regional Associations' activities are going to be monitored and controlled. See the DRC website for full details on the DRC's charitable giving around the world.

Summary

The basis for the Diamond Reserve Club tokenized membership is the ownership of Diamond Reserve Coin (DRC), which is hedged by physical diamonds. The DRC will allow members to convert their fiat currency into stable inflation-proof digital entity. The combination of a growing ecosystem, a backed token, smart contract templates, moderated smart chains sets DRC ahead of the curve. By placing philanthropy, hardcoded into the DNA of the club, we are helping to build a community around all of us.